



# CREDIT APPLICATION

## 1. PERSONAL INFORMATION

### Applicant

Mr. ☐ Ms ☐ Mrs. ☐ Miss ☐

First Name <sup>†</sup>		Middle Name <sup>†</sup>		Last Name <sup>†</sup>	
Address <sup>†</sup>			City/Town <sup>†</sup>		Province <sup>†</sup> Postal Code <sup>†</sup>
Telephone: Daytime (with area code)		Evening <sup>†</sup> (with area code)		Cell	eMail
Employer <sup>†</sup>		Occupation <sup>††</sup>		Birthdate (MM/DD/YYYY) <sup>†††</sup>	Social Insurance Number <sup>††††</sup>
How long have you been living at your current address?			How long have you been working at your profession?		

### Co-Applicant

Mr. ☐ Ms ☐ Mrs. ☐ Miss ☐

First Name <sup>†</sup>		Middle Name <sup>†</sup>		Last Name <sup>†</sup>	
<input type="checkbox"/> Same contact information as Applicant. If not, please enter it here.					
Address <sup>†</sup>			City/Town <sup>†</sup>		Province <sup>†</sup> Postal Code <sup>†</sup>
Telephone: Daytime (with area code)		Evening <sup>†</sup> (with area code)		Cell	eMail
Employer <sup>†</sup>		Occupation <sup>††</sup>		Birthdate (MM/DD/YYYY) <sup>†††</sup>	Social Insurance Number <sup>††††</sup>
How long have you been living at your current address?			How long have you been working at your profession?		

Are you renting? ☐ Yes ☐ No

If yes, full rent amount: \_\_\_\_\_

\*All applicants must complete a Membership Application and be accepted into membership in the Credit Union prior to any final credit approval.

## 2. TYPE OF LOAN

☐ Mortgage\*\* ☐ Personal Loan ☐ Line of Credit ☐ Home Equity Line of Credit\*\* Amount requested: \_\_\_\_\_

\*\*If applying for a Mortgage or Home Equity Line of Credit, please complete section 7, Property Description and Mortgage Requirements, on page 2

PLEASE NOTE THAT ON THIS APPLICATION: <sup>†</sup>Indicates required information; <sup>††</sup>Anti-money laundering legislation requires us to obtain your occupational information; <sup>†††</sup>For your protection, we require this information for future security verification, <sup>††††</sup>Canada Revenue Agency requires us to include your SIN on tax receipts.

☐ Home Purchase    ☐ Refinance Existing Mortgage    ☐ Debt Consolidation    ☐ Vehicle Purchase    ☐ Home Renovation    ☐ Finance Investments

☐ Payout Existing Loan    ☐ Other (Please specify)

Gross Annual Income from Primary Employer/Profession	Annual Income from Other Source(s)***
***Secondary employment, investments, rental, pension, etc.)	

<b>Assets</b>			<b>Liabilities</b>
Cash (chequing/savings)	_____	Other Real Estate	_____
Term Deposits/GICs	_____	Automobiles****	_____
RRSPs/TFSAs	_____	Art/Jewelry	_____
Stocks/Bonds	_____	Other Assets	_____
Principal Residence	_____	<b>Total Assets</b>	_____
		**** Owned only; not leased	
			Credit Cards _____
			Line(s) of Credit _____
			Auto Loan _____
			Other Personal Loans _____
			Principal Mortgage _____
			Other Mortgage(s) _____
			Other Liabilities _____
			Total Liabilities _____

Have you ever had a vehicle or other asset repossessed?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	Do you owe income tax from prior years?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Have you ever had a property you own foreclosed?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	Are you currently a party to any claims or suits?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Have you ever declared bankruptcy?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	Are you a co-signor for the debts of others?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Are there any judgments outstanding against you?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	Do you pay alimony or child support?	<input type="checkbox"/> Yes	<input type="checkbox"/> No

Municipal Address			City/Town	Postal Code
Purchase Price	Down Payment	Annual Taxes	Heat/Hydro/Water	Condo Fees
Current Mortgage Payment	Closing Date (MM/DD/YYYY)	Preferred Mortgage Term (years)	Rate Type*	Amortization (e.g. 15/20/25/30 years)

\*Fixed or Variable

I/We confirm the information provided on this application is accurate and complete. I/We agree to the terms and conditions set out in the Member Agreement and Privacy Code. A consumer report containing credit information may be referred to in connection with the credit hereby applied for, or any renewal or extension thereof. The undersigned hereby consents to the obtaining of such personal or credit information as the Credit Union may require at any time in connection with the credit hereby applied for, or any renewal or extension thereof. I/We further consent to the disclosure of any information concerning the undersigned to any credit reporting agency, other credit grantors or credit union system partners and service providers whose functions involve assessment of credit worthiness, credit applications, monitoring and processing of payments.



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